

PAYMETRON
electronic payments
INTEGRATED CREDIT CARD PROCESSING

USER GUIDE

User Guide

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1. Introduction

Information in this User Guide is intended to help you become more familiar with the options and features offered by Paymetron. Each section contains a brief overview of the associated operations and procedures, as well as, graphical illustrations providing step-by-step instructions.

If you would like more information on electronic credit card processing, please read Appendix B for more details.

A Brief Summary of How Paymetron works with Go Figure

Paymetron is a separate software program designed to work with your Go Figure software program.

Paymetron performs the following functions:

- Gathers credit card payment requests from Go Figure
- Sends the data for processing
- Resolves failed requests
- Reports payment request status

Gathering of Payment Requests

Payment requests executed in the Go Figure program are grouped into two categories.

1. “Bank Deposits”

- Monthly credit card drafts
- Other Payments not yet deposited
- Add a deposit

2. “Point of Sale” (POS)

- Payments for Month to Month or Prepay Members
- Product Sales
- Payments from Collections
- New Member Signup

Sending the Data to the Payment Processor

A complete credit card payment transaction requires two steps. “**Authorization**” confirms that the credit card is valid and that the request is acceptable. “**Settlement**” collects the money and deposits it into your bank account.

“Bank Deposits” -- AUTHORIZED AND SETTLED

Payments recorded using the Bank Deposits are both **Authorized** and **Settled** at the completion of the deposit.

“Point of Sale” (POS) -- AUTHORIZED ONLY

Product Sales and other POS transactions are authorized only. Settlement must be completed later. These payments can be settled manually or they will be settled automatically with the next “Bank Deposit”.

Reports: The status of your credit card payment requests can be viewed using the “Reporting” feature in Paymetron.

Resolution of Failed Credit Payment Requests

Paymetron will assist you in handling failed requests. A request can fail for a variety of reasons. In this guide, all types of failed payment requests will have a description to the reason why it failed. The Troubleshooting Guide and Users Guide provide resolutions for failed payments, as well as other specific issues.

Reporting

Paymetron will automatically generate the most common daily reports. The Paymetron main menu also has a “Reports” section that will allow you to create a custom report based on your own specifications.

Your Merchant Account Provider will provide you with a monthly printed and/or online **statement**. These are the official records of your processed transactions and can be used to verify funds deposited in and collected from your bank account.

Installation and Setup

Please follow the accompanying Installation and Setup Guide that will help guide you through the installation and configuration process.

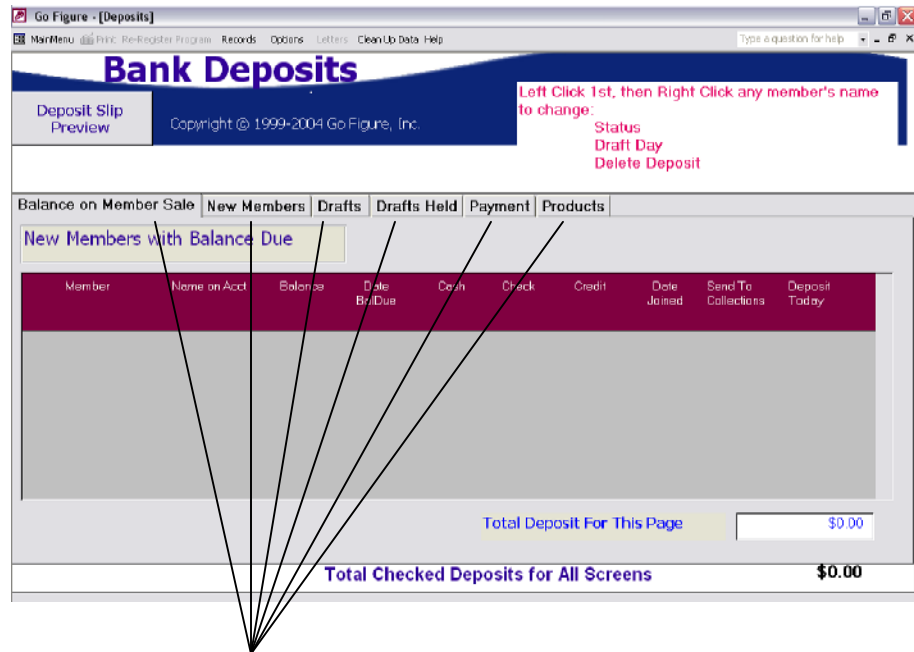
This guide can be accessed directly from the software distribution CD, from the Customer Support section of www.paymetron.com, or through **Start > Programs > Paymetron > Installation and Setup** after Paymetron is installed.

Paymetron can be removed from your computer through **Start > Programs > Paymetron > Uninstall Paymetron**. The Paymetron folder (C:\Program Files\Paymetron) will not be deleted; therefore, the Paymetron history, payment state, and other data will be kept.

If you do not intend to install Paymetron again, this folder can be deleted; otherwise, a new Paymetron installation will use your existing data.

2. Charging Through "Bank Deposits" (AUTHORIZE AND SETTLE)

From the Go Figure Main Menu, click the "Bank Deposits" button



The Bank Deposit screen is split into six tabs. Each tab is used to collect and organize your payments.

Balance on Member Sale	New Members	Drafts	Drafts Held	Payment	Products
------------------------	-------------	--------	-------------	---------	----------

Paymetron can process the following Credit Card payments from "Bank Deposits":

- Monthly Credit Card Drafts (Drafts Tab)
- Other Payments not yet Deposited (All Other Tabs)
- Add a Deposit

Monthly Credit Card Drafts

Setting Up the Member File as a Monthly Credit Card Draft

A monthly credit card draft has a Member Type of either “Check Draft” or “Add-on”.

Member Type

The screenshot displays the 'Go Figure - [Member File]' window. The 'Member File' tab is active, showing a form for editing member data. The 'Type' dropdown is set to 'Check Draft'. The 'Member Info' section contains fields for Last Name (Doe), First Name (Jane), Middle (L), Street Address (10700 Corporate Dr), City (Stafford), State (TX), Zip Code (77477), Address OK (checked), Home Phone ((888) 854-0015), and Work Phone ((888) 854-0015). The 'Employer' field is set to 'Go Figure'. The 'Emergency Contact' and 'Emergency Phone' fields are also populated. The 'Date Joined' is 02/20/2004, and the 'Date Draft Starts' is 03/20/2004. The 'New Comments' section is empty. The bottom of the window shows a navigation bar with '< > >>' buttons, '6 New Record of 459', and a copyright notice for 1999-2004 Go Figure, Inc.

Member Info	
Last Name	Doe
First Name	Jane
Middle	L
Street Address	10700 Corporate Dr
City	Stafford
State	TX
Zip Code	77477
Address OK	<input checked="" type="checkbox"/>
Home Phone	(888) 854-0015
Work Phone	(888) 854-0015
Employer	Go Figure
Emergency Contact	
Emergency Phone	(888) 854-0015
Birth Date	
Date Joined	02/20/2004
Date Draft Starts	03/20/2004
New Comments	
Previous Comments:	

Enter the Credit Card Information

Click on the “Draft” tab

Click “Edit Member”

Go Figure - [Member File]

Main Menu Print Re-Register Program Records Options Letters Clean Up Data Help

Member File Sign-Up Draft Weights Payments Workout History Messages

Draft Information

Jane Doe

Monthly Dues \$29.00
Sales Tax \$0.00
Amount of Draft \$29.00
Primary Draft Member

Bank Account Information

Bank Name
Acct Number
Routing Number
Bank Symbols
Remove Space Between Account/Routing Number
Last Name on Acct Doe
First Name on Acct Jane

Credit Card

Credit Card Draft ☒
Name on Credit Card Jane Doe
Credit Card Type Visa
Credit Card Number 1234567891234567
Verification Code 132
Expiration Date 10/2004
Phone Number (866) 854-0015
Address 10700 Corporate Dr
City Stafford
State TX
Zip Code 77477-

Draft Printed Outside Tracking Info
Only use the below three fields if your drafts are printed by an outside source
Date to Printer 2/20/2004
Draft Book Received
Draft Number

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NUM

Make sure to check the box marked “**Credit Card Draft**” and fill in all available credit card information.

Credit Card

Credit Card Draft ☒
Name on Credit Card Jane Doe
Credit Card Type Visa
Credit Card Number 1234567891

IMPORTANT: The box “Credit Card Draft” must be checked. This instructs Go Figure to use the credit card information for the monthly payment.

Click on the “Payments” tab to view the Next Payment Date.

Go Figure - [Member File]

Main Menu Print Re-Register Program Records Options Letters Clean Up Data Help

Member File Sign-Up Draft Weights Payments Workout History Messages

Payments Information

Jane Doe

Next Payment Date: 4/20/2004

Delete This Payment Edit This Payment Print Payment History

Date Deposited	Date Due	Due	Cash	Check	Draft	ElecDraft	Credit	Comment	AcctCredit
3/27/2004	3/20/2004	\$31.03	\$0.00	\$0.00	\$0.00	\$0.00	\$31.03	Draft Held Paid	
2/20/2004	2/20/2004	\$110.75	\$0.00	\$0.00	\$0.00	\$0.00	\$110.75	Initial Deposit	

108 New Record of 461

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If you would like to change the Next Payment Date, click the “Member File” tab.

Then click on “Change Next Payment Date”

Go Figure - [Member File]

Main Menu Print Re-Register Program Records Options Letters Clean Up Data Help

Member File Sign-Up Draft Weights Payments Workout History Messages

Member File

Find a Member: [] Undo Changes Save Changes

Find a Name on Account: []

Transfer from Another Club: []

Type: Check Draft

Active Collections Medical Hold Inactive

View Collections View Medical Hold View Inactive

Member Info

Last Name: Doe
First Name: Jane
Middle: L
Street Address: 10700 Corporate Dr
City: Stafford
State: TX
Zip Code: 77477-
Address OK: [x]
Home Phone: (888) 854-0015
Work Phone: (888) 854-0015

Employer: Go Figure
Emergency Contact: []
Emergency Phone: (888) 854-0015
Birth Date: [] [] []
Date Joined: 2 20 2004
Date Draft Starts: 3 20 2004

New Comments: []
Previous Comments: []

Archive Member Change Next Payment Date Remove From Collections

103 New Record of 461

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Recording the Deposit

When a member's next payment date arrives, they will be listed in "Bank Deposits" under the "Drafts" tab.

Name on Draft	Member Name	Type	Date Due	Dues	Cash	Check	Draft	EFT	Credit	Send To Collections	Deposit Today
Doe, Jane	Doe, Jane L	CD	4/20/2004	\$29.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Forster, Brenda	Forster, Brenda	CD	4/27/2004	\$29.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Total Deposits for this Screen: \$58.00

Total Checked Deposits for All Screens: \$58.00

Notice: Because you checked the "Credit Card Draft" box in the member file, this member's draft will be displayed under the "Credit" field (instead of the "Draft" field).

Check the box "Deposit Today" next to all payments that you would like to deposit.

Now you are ready to deposit the payments.

Click on “Deposit Slip Preview”

Go Figure - [Deposits]

Main Menu Print Re-Register Program Records Options Letters Clean Up Data Help

Type a question for help

Bank Deposits

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Left Click 1st, then Right Click any member's name to change:
Status
Draft Day
Delete Deposit

Deposit Slip Preview

Balance on Member Sale New Members Drafts Drafts Held Payment Products

Dues Since Last Deposit

New Member Collections Recent Status Change Select All ☐

Name on Draft	Member Name	Type	Date Due	Dues	Cash	Check	Draft	EFT	Credit	Send To Collections	Deposit Today
Doe, Jane	Doe, Jane L	CD	4/20/2004	\$29.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Forster, Brenda	Forster, Brenda	CD	4/27/2004	\$29.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Total Deposits for this Screen \$58.00

Total Checked Deposits for All Screens \$58.00

Click “Yes” to proceed:

Finished Confirmation

Are you finished entering information on the deposit report?

Yes No

Please refer to Section 6 of the Go Figure User's Manual if you need additional assistance with the “Bank Deposits” in Go Figure.

If necessary, you may click on the “Next Date” button to view all days. Now you are ready to record the deposit.

Click on the “Printer” icon at the bottom of the Deposit Slip Preview Screen.

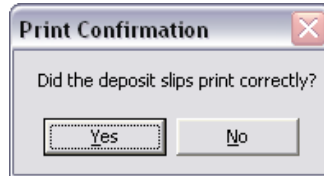
Click on “Print”

Click the black ‘x’ when finished.

Note: Credit Card payments are included in the deposit total, but they will not appear on the deposit slip.

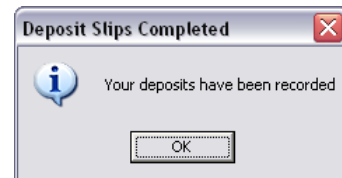
After printing the deposit slip, close this window by clicking the small black “x” in the upper-right corner of the screen.

Click “Yes”.



IMPORTANT: You must click “Yes” to record the payment, even though you do not have to physically print the deposit slip.

Click “OK” and Paymetron will start processing your credit card payments.



Other Payments not yet Deposited (All Tabs)

Paymetron will process any payment that has an amount in the “Credit” field.

Credit	Send To Collections	Deposit Today
\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Then, mark the payment “Deposit Today”.

NOTE: Other payments not yet deposited can be changed to a credit card payment simply by entering the amount to be charged into the “Credit” field.

Please refer to Section 6 of the Go Figure User’s Manual if you need additional assistance with the “Bank Deposits” in Go Figure.

Now you are ready to deposit the payments.

Click on “Deposit Slip Preview”

Go Figure - [Deposits]

Bank Deposits

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Left Click 1st. then Right Click any member's name to change:
Status
Draft Day
Delete Deposit

Balance on Member Sale | New Members | Drafts | Drafts Held | Payment | Products

Dues Since Last Deposit

New Member | Collections | Recent Status Change

Name on Draft	Member Name	Type	Date Due	Dues	Cash	Check	Draft	EFT	Credit	Send To Collections	Deposit Today
Doe, Jane	Doe, Jane L	CD	4/20/2004	\$29.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Forster, Brenda	Forster, Brenda	CD	4/27/2004	\$29.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Total Deposits for this Screen: \$58.00

Total Checked Deposits for All Screens: \$58.00

Click “Yes” to proceed:

Finished Confirmation

Are you finished entering information on the deposit report?

Yes No

Please refer to Section 6 of the Go Figure User's Manual if you need additional assistance with the “Bank Deposits” in Go Figure.

Click on the “Printer” Icon at the bottom of the Deposit Slip Preview Screen.

Deposit Slip Preview					
Date on Deposit Slip				2/27/2004	
* Note: CREDIT CARDS will NOT appear on DEPOSIT SLIPS but WILL appear on DAILY GROSS SHEETS and PROJECTION SHEETS.				■ Balance Due	■ New Member
				■ Drafts	■ Holdover
				■ Payment	■ Added Deposits
Name	Name on Account	Cash	Check	Draft	Credit
▶ Doe, Jane L	Doe, Jane	\$0.00	\$0.00	\$0.00	\$29.00
Forster, Brenda	Forster, Brenda	\$0.00	\$0.00	\$0.00	\$29.00
*					
Totals		\$0.00	\$0.00	\$0.00	\$58.00
Deposit Slip Total		\$0.00		Daily Gross Total	
		\$0.00		\$58.00	
* Print button will not work until all days are viewed Click the NEXT DATE button in the lower left-hand corner to view each deposit slip date					
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: left;"> <h2 style="margin: 0;">Deposit Slip Preview</h2> </div> <div style="text-align: right;"> <p>Copyright © 1999-2004 Go Figure, Inc.</p> </div> </div>					

Previous Date	Next Date	Change Date on All Deposits for this Page	Add Deposit		Cancel
---------------	-----------	---	-------------	--	--------

Click the black 'x' when finished.

The screenshot displays the Go Figure software window with the title bar "Go Figure [Deposit Slip]". The menu bar includes "Main Menu", "Print", "Re-Register Program", "Records", "Options", "Letters", and "Clean Up Data Help". A search bar on the right contains the text "Type a question for help".

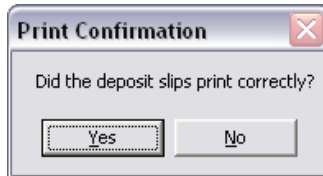
The main content area shows a "DEPOSIT TICKET" form for "Go Figure Fitness" at "10709 Corporate Dr, Stafford, TX 77477". The form includes fields for "Date" and "Signature" (with a note "Sign here for hot cash"). A large table for recording deposits is present, with columns for "Cash" and "Total Number of Deposited Items". The table has 10 rows. To the right of the table, there are summary fields: "Sub Total Deposit", "Less Cash Received", and "Total Deposit".

At the bottom of the window, a row of icons is visible, including a series of 11 small vertical bars followed by 10 "Z" characters.

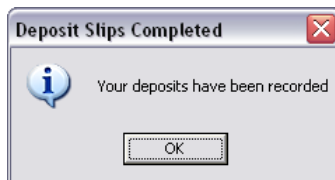
- 14 -

After printing the deposit slip, close this window by clicking the small black “x” in the upper-right corner of the screen.

Click “Yes”.



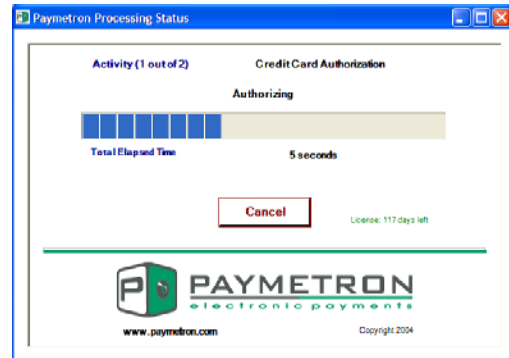
IMPORTANT: You must click “Yes” to record the payment, even though you do not have to physically print the deposit slip.



Click “OK” and Paymetron will start processing your credit card payments.

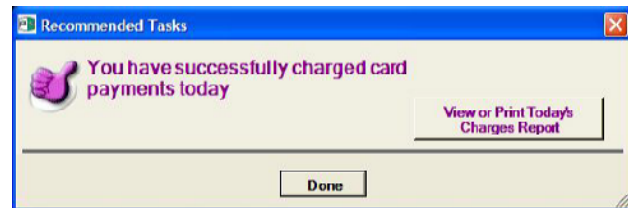
Processing Status Window

Paymetron's **status window** will be displayed during processing.



After processing has completed, the **“Recommended Tasks”** window is displayed.

Click **“View or Print Today’s Charges Report”** to display all payments settled today.



IMPORTANT: Refer to Section 5, “Settlement Guidelines,” for an explanation of credit card settlement.

Click on **“Done”** after viewing the report.

Click on **“Close”** on the status window when finished.

Add a Deposit

When processing your deposits, you can **ADD** a member's payment to the deposit slip.

Add a deposit will only work to charge a credit card if **BOTH** of the following are true:

1. The member has credit card information entered in their member file.
2. The amount paid is entered in the "Credit" column (when entering the add a deposit)

Click on "Deposit Slip Preview"

Go Figure - [Deposits]

Bank Deposits

Left Click 1st, then Right Click any member's name to change:
Status
Draft Day
Delete Deposit

Deposit Slip Preview

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Balance on Member Sale | New Members | Drafts | Drafts Held | Payment | Products

Dues Since Last Deposit

New Member | Collections | Recent Status Change

Name on Draft	Member Name	Type	Date Due	Dues	Cash	Check	Draft	EFT	Credit	Send To Collections	Deposit Today
Doe, Jane	Doe, Jane L	CD	4/20/2004	\$29.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Forster, Brenda	Forster, Brenda	CD	4/27/2004	\$29.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Total Deposits for this Screen: \$58.00

Total Checked Deposits for All Screens: \$58.00

Click "Yes" to proceed:

Finished Confirmation

Are you finished entering information on the deposit report?

Yes No

Please refer to Section 6 of the Go Figure User's Manual if you need additional assistance with the "Bank Deposits" in Go Figure.

Now you are ready to "Add" a Deposit.

Click on the "Add Deposit" button at the bottom of the Deposit Slip Preview Screen.

Name	Name on Account	Cash	Check	Draft	Credit
▶ Doe, Jane L.	Doe, Jane	\$0.00	\$0.00	\$0.00	\$29.00
▶ Forster, Brenda	Forster, Brenda	\$0.00	\$0.00	\$0.00	\$29.00
Totals		\$0.00	\$0.00	\$0.00	\$58.00

Deposit Slip Total: \$0.00 Daily Gross Total: \$58.00

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Select the member.

Select the member you are adding to the deposit.

Hartman, Casey

Click "Yes"

You have selected
Casey Hartman
Is this correct?

Yes No

Deposit Slip Preview

Date on Deposit Slip 2/27/2004

* Note: CREDIT CARDS will NOT appear on DEPOSIT SLIPS but WILL appear on DAILY GROSS SHEETS and PROJECTION SHEETS.


	<input type="checkbox"/> Balance Due	<input type="checkbox"/> New Member
	<input type="checkbox"/> Drafts	<input type="checkbox"/> Holdover
	<input type="checkbox"/> Payment	<input type="checkbox"/> Added Deposits

Name	Name on Account	Cash	Check	Draft	Credit
▶ Doe, Jane L	Doe, Jane	\$0.00	\$0.00	\$0.00	\$29.00
Forster, Brenda	Forster, Brenda	\$0.00	\$0.00	\$0.00	\$29.00
* Hartman, Casey	Hartman, Casey	\$0.00	\$0.00	\$0.00	\$0.00
Totals		\$0.00	\$0.00	\$0.00	\$58.00

Deposit Slip Total \$0.00 Daily Gross Total \$58.00

* Print button will not work until all days are viewed.
Click the NEXT DATE button in the lower left-hand corner to view each deposit slip date

Deposit Slip Preview Copyright © 1999-2004 Go Figure, Inc.

Previous Date	Next Date	Change Date on All Deposits for this Page	Add Deposit		Cancel
---------------	-----------	---	-------------	---	---------------

The member now appears on the list.

Enter the amount to be charged in the “Credit” column

IMPORTANT: A member must have credit card information in their member file (Draft Tab) in order for Paymetron to charge a member’s card.

You have successfully added a deposit.

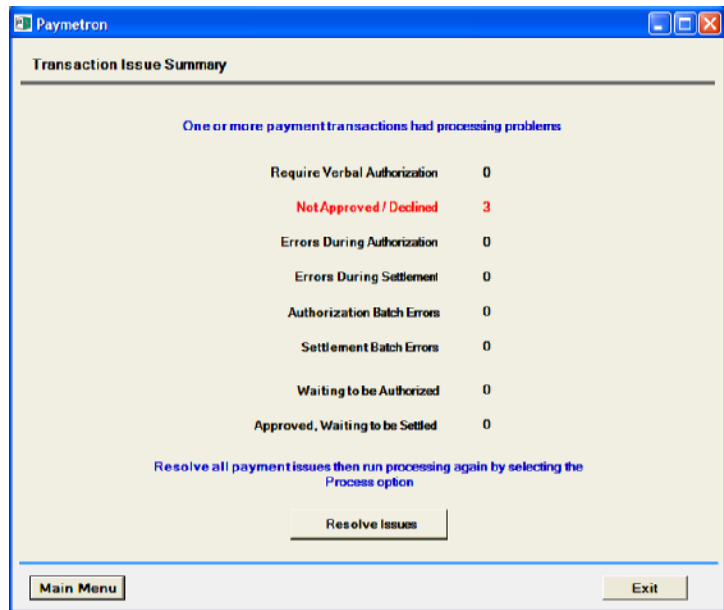
You may add another deposit, or click on the “Print” button to proceed.



When finishing the Go Figure Bank Deposit, Paymetron will charge any payment that had an amount in the "Credit" field.

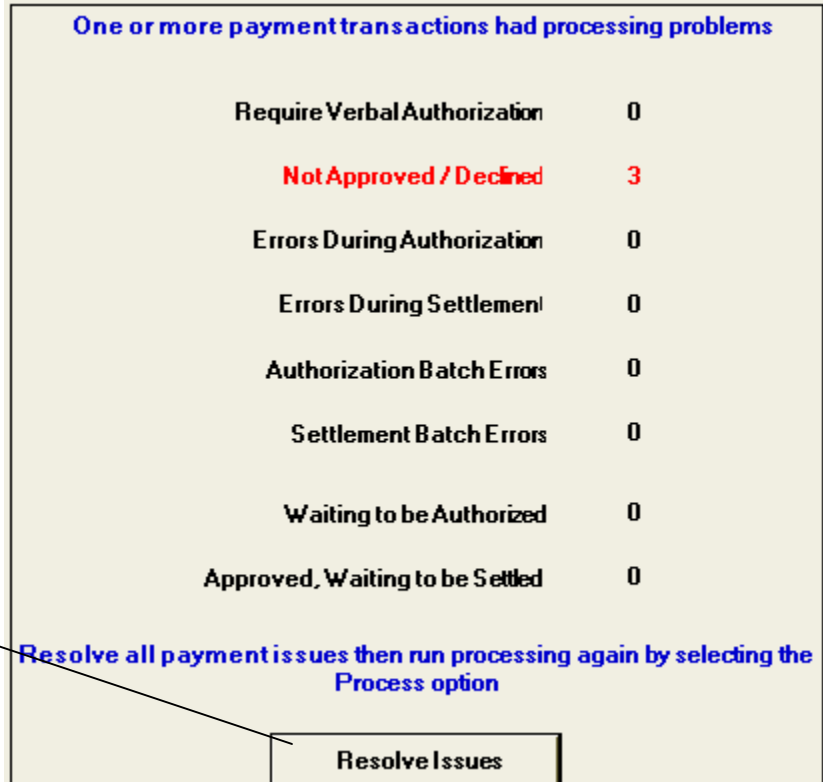
Failed Payments from “Bank Deposits”

If there is a problem with one or more of your charges, a “Transaction Issue Summary” screen is displayed.



All transaction issues are organized and listed here.

Click “Resolve Issues” to proceed to the “Issue Resolution” screen.



Issue Resolution Screen

All payment issues are organized and managed in the Issue Resolution Screen.

Follow these steps:

1. Select a payment to view from the list on the left.

Paymetron For Go Figure

1 Select Payment to View

- Kim Smith
- Maria Forester
- Claire Stone

2 Non-approved Credit Card Payment

What do you want to do with this payment?

Run Again Delete Enter Approval

Edit Card Info

Card Number 4123 1234 1234 3100 Exp 08 / 05

Billing Address 123 Over There St. Zip 77024

Status Not approved On 8/27/2004 1:28:41 PM

Response Code DECLINED

Message Decline the sale. (DECLINED)

Amount \$25.00 Refund ☐

Customer Kim Smith 555-666-7878

Main Menu Summary Process All Charges Exit

2. Choose what you want to do with the selected payment.

Paymetron For Go Figure

1 Select Payment to View

2 Non-approved Credit Card Payment

What do you want to do with this payment?

Run Again Delete Enter Approval

Edit Card Info

Card Number 4123 1234 1234 3100 Exp 08 / 05

Billing Address 123 Over There St. Zip 77024

Status Not approved On 8/27/2004 1:28:41 PM

Response Code DECLINED

Message Decline the sale. (DECLINED)

Amount \$25.00 Refund ☐

Customer Kim Smith 555-666-7878

Main Menu Summary Process All Charges Exit

1. **Run Charge Again** Card information may be processed again using the current information or it may be edited and processed again
2. **Delete** The card will be deleted and not charged
3. **Handle Later** Saves the payment and does nothing. This is often used when you need to contact the member for billing changes.

- A Non-Approved (Declined) Payment is typically handled by choosing to “Run Charge Again”.

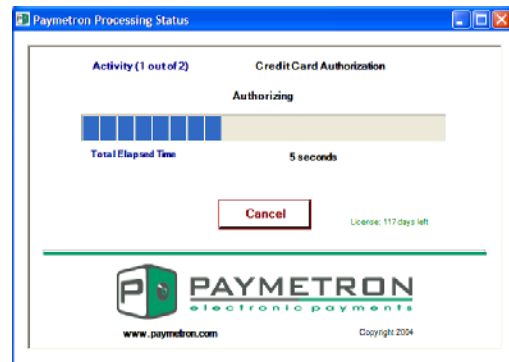
- You can also edit the card info on this screen.

3. Click the “Edit Card Info” button to change the card number, expiration date, billing address or zip. Click “Save Changes” when finished.
4. Repeat Steps 1-3 for each payment listed

5. When you are finished with all of your payments listed, click “Process All Changes.”

6. Click “Process Now”

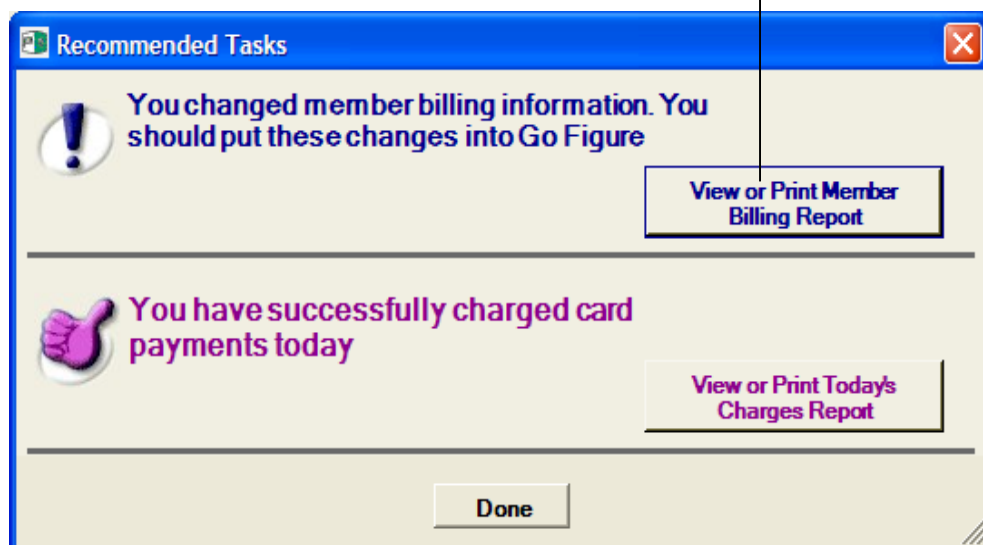
Paymetron's status window will be displayed during processing.



The “Recommended Tasks” window is displayed after processing.

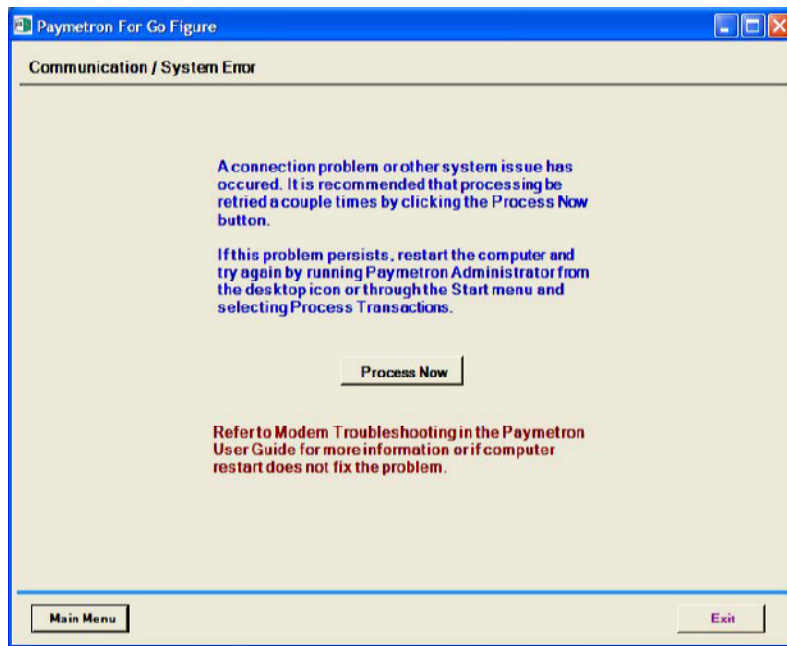
IMPORTANT: Changes made in the Paymetron Window will NOT be recorded in Go Figure “Payment History” or in the “Member Account.” These changes must be made manually in Go Figure.

View or Print the “Billing Report”. This report tells you what info needs to be updated in the Go Figure member file.



System Errors from “Bank Deposits”

If there is a system problem while processing a request, a “Communication/System Error” page will be displayed.



This is normally due to your Internet connection or other type of communication error. Click “Process Now” to try processing again.

If the problem persists, please refer to the Troubleshooting Guide or contact Paymetron at 1-866-854-0015.

3. Charging a New Member (Point of Sale, AUTHORIZE ONLY)

When entering a new member in Go Figure, the credit card payment will be authorized after you save the member file.

Enter a New Member



Member File Sign-Up Tab

A screenshot of the 'Sign-Up Amount' window in the software. It lists various payment options and their corresponding amounts: Amt Due at Sign-Up (\$100.00), Sales Tax (\$5.50), Cash (\$0.00), Check (\$0.00), Credit Card (\$106.50, circled in red), Post-Dated Check (\$0.00), Balance Due (\$0.00), and Date Balance Due (with empty input fields). The copyright notice at the bottom reads 'Copyright © 1999-2004 Go Figure, Inc.'

Sign-Up Amount	
Amt Due at Sign-Up	\$100.00
Sales Tax	\$5.50
Cash	\$0.00
Check	\$0.00
Credit Card	\$106.50
Post-Dated Check	\$0.00
Balance Due	\$0.00
Date Balance Due	

The “Sign-up” tab is used to enter the credit card payment amount.

Note: Any remaining balance due will appear in “Bank Deposits” on the date balance due. This balance can also be paid using a credit card. Refer to Charging through “Bank Deposits” for further instructions.

The Credit Card information must be entered into the Member File Draft Tab

Member File Draft Tab

The screenshot shows the 'Go Figure - [Member File]' window. The 'Draft' tab is selected. The 'Draft Information' section includes 'Monthly Dues' (\$29.00), 'Sales Tax' (\$1.89), and 'Amount of Draft' (\$30.89). The 'Bank Account Information' section has fields for 'Bank Name', 'Acct Number', and 'Routing Number', along with a 'Bank Symbols' button. The 'Credit Card' section includes a 'Credit Card Draft' checkbox (checked), 'Name on Credit Card' (Erick Aguilre), 'Credit Card Type' (American Express), 'Credit Card Number' (12345678999999), 'Verification Code', 'Expiration Date' (10/2010), 'Phone Number' ((856) 854-0015), 'Address' (10700 Corporate Dr), 'City' (Stafford), 'State' (TX), and 'Zip Code' (77477-). The 'Draft Printed Outside Tracking Info' section includes a 'Date to Printer' (2/20/2004), 'Draft Book Received' checkbox, and 'Draft Number'. The bottom of the window shows navigation buttons and a copyright notice: 'Copyright © 1999-2004 Go Figure, Inc.'.

IMPORTANT: Credit card information must be entered here in order for the payment to be processed.

When you are finished entering the new member:

A small dialog box titled 'Save Changes?' with a question mark icon. It asks 'Do you want to add this new member to Go Figure?' and has 'Yes' and 'No' buttons.

Click "Yes" to save the member file

A transaction window will open with the members' information already filled in.

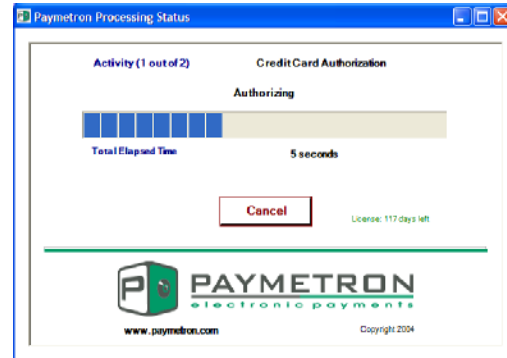
Click "Authorize" to begin processing.

The 'Credit Card Transaction Details' window shows transaction information. The 'Transaction Details' section includes 'Member Name' (Erick Aguilre), 'Amount' (\$136.50), 'Date' (4/7/2004), and 'Item Description' (New Member Initial Payment). The 'Credit Card Details' section includes 'Credit Card Number' (12345678999999), 'Verification Code', 'Street Address' (10700 Corporate Dr), 'Expiration Date' (10/2010), and 'Zip Code' (77477). A note at the bottom states: 'Note - Using a separate credit card machine and Payment may result in double charging members.' At the bottom right, there are buttons for 'Authorize Later', 'Authorize', and 'Close'. A cartoon character is visible on the right side of the window.

Note: If you click the “Close” button, Authorization is canceled and the payment will be sent to “Bank Deposits” under the “New Members” tab.

Processing Status Window

Paymetron’s status window will be displayed during processing.



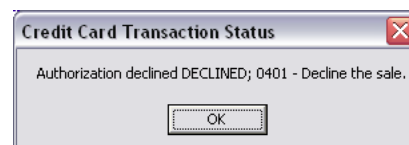
Click “OK” when authorizing is complete.



IMPORTANT: These payments are only authorized. All authorized requests must be settled later to complete the transaction. (See Settlement Guidelines below)

Failed Authorization

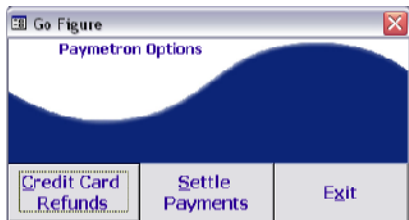
You will receive a prompt if there are any problems processing a transaction. Click “OK” to continue and you will be taken back to the same screen to try the authorization again.



Settlement Guidelines

Why is Settlement Important Everyday?

1. A credit card transaction is not completed until it is both authorized AND settled.
2. Authorized payments in the Paymetron window will be settled the next time “Bank Deposits” are performed in Go Figure.
3. If payments are not settled through the Bank Deposit screen, it is **strongly** recommended that you run manual settlement at the end of each day.



To settle manually, click on “**More Options**” from the Main Menu in Go Figure. Click the “**Paymetron Options**” button and then click the “**Settle Payments**” button.

Please refer to Section 5, “Settlement Guidelines,” in this User Guide, for more information on settling transactions.

4. Charging "Payments" and "Product Sales" (Point of Sale, AUTHORIZE ONLY)

When a Point of Sale (POS) transaction is made with a credit card, Paymetron will give you the option to authorize the payment.

A POS transaction can be used to charge a credit card from the following locations in Go Figure:

- New Member Sale (Refer to the "Charging a New Member" section)
- "Product Sale" Button
- "Payments" Button
- Pay Balance on Signup
- Check Draft Exchange Payment
- Prepay or Month to Month Payment
- Collections Payment
- Member Cancellation Buyout

IMPORTANT: The process for charging a point of sale transaction is similar for all options listed above.

Example: Charging a Product Sale

To demonstrate the process, we will process a transaction under Product Sale.

(For more information on product sale, please refer to the Go Figure User's Guide, section 10)

Click on the "Product Sale" button.



Product Sale

Purchaser Miller Susan **Purchase Date** 2/20/2004

	Item	Quantity	Price	SalesTax	Total Price
▶	Curves Mug	1	\$5.00	\$0.00	\$5.00
*		0	\$0.00	\$0.00	\$0.00

Total For Products \$5.00

Total Sales Tax \$0.00

Amount Paid \$5.00

Salesperson Erick

Payment Type Credit

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OK **Cancel**

IMPORTANT: "Credit" must be selected

Fill out all fields requested.

Click "OK" when finished.

(For more information on how to fill out the product sale screen, please refer to the Go Figure User's Guide, section 10)

IMPORTANT: Selecting "Credit" as Payment Type is REQUIRED to prompt Paymetron to process the transaction.

Credit Card Transaction Details

Transaction Details

Member Name: Susan Miller

Amount: \$5.00

Date: 5/21/2004

Item Description: POS

Credit Card Details

Credit Card Number: 1111122222333444

Verification Code:

Street Address: 10700 Corporate Dr

Expiration Date: 10/2010 (mm/yyyy)

ZipCode: 77477

Note - Using a separate credit card machine and Paymetron may result in double charging members.

Authorize Later **Authorize** Close

Verify that all the information is filled out correctly, and then click “**Authorize**” to process the approval.

REMEMBER: Point of Sale transactions are authorized only; they must be settled at the end of the day in order to complete the transaction.

(Please refer to this User Guide Section 5, “Settlement Guidelines,” for more information on credit card settlement.)

“Authorize Later”



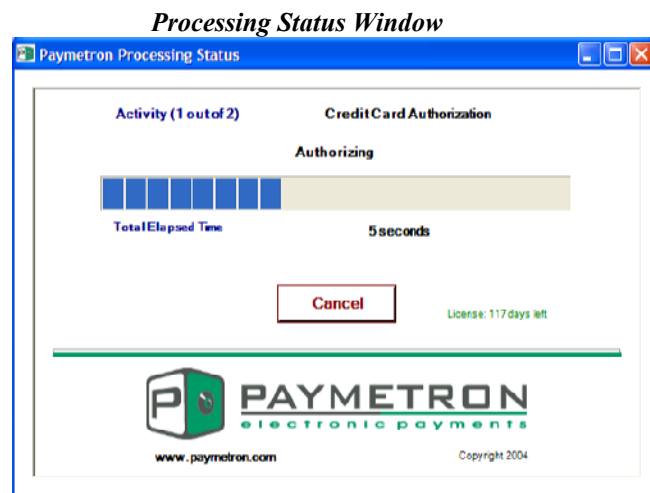
Choosing “Authorize Later” will store the information in Paymetron and it will be processed with the next charge.

The payment skips the normal Go Figure Bank Deposit and is recorded directly into the members’ payment history.

This feature is used if:

- Your phone line is temporarily unavailable
- You do not want to dial out for the approval at this time

Paymetron's status window will be displayed during processing.

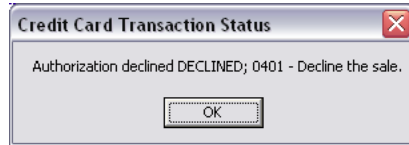


Click “OK” when the authorization is complete.



IMPORTANT: These payments are only authorized. All authorized requests must be settled later to complete the transaction. (See Settlement Guidelines below)

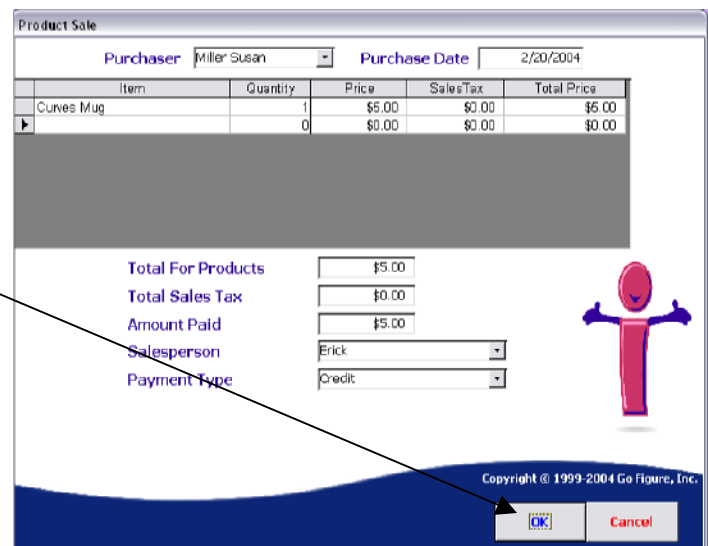
Failed Authorization



Any problems during the transaction will prompt a message displaying the issue. Click **“OK”** to continue.

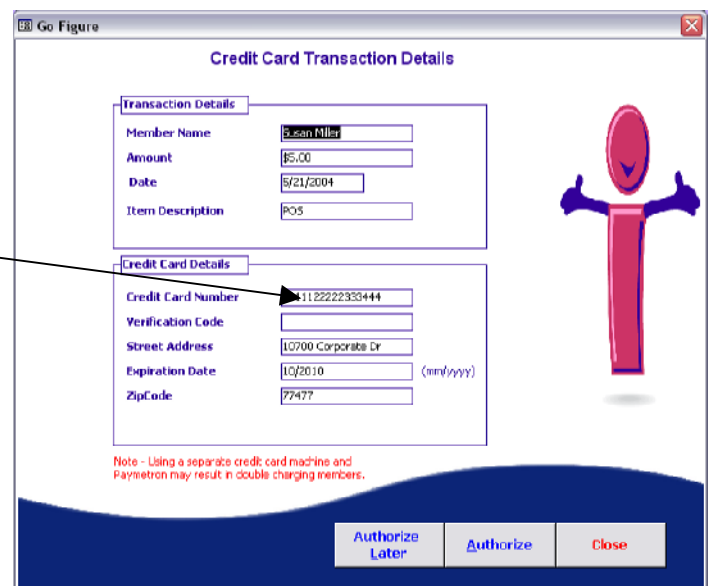
If the payment is not authorized, you will be taken back to the Point of Sale screen to try the charge again.

Click **“OK”** to try the authorization again.

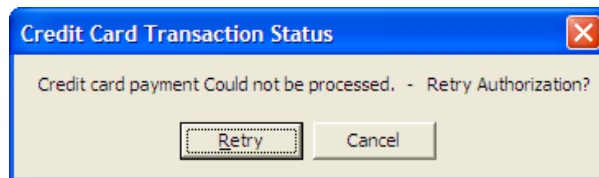
A screenshot of the "Product Sale" screen. It features a table with columns: Item, Quantity, Price, Sales Tax, and Total Price. The table contains one row for "Curves Mug" with a quantity of 1, price of \$5.00, sales tax of \$0.00, and total price of \$5.00. Below the table, there are fields for "Total For Products" (\$5.00), "Total Sales Tax" (\$0.00), and "Amount Paid" (\$5.00). There are also dropdown menus for "Salesperson" (Erick) and "Payment Type" (Credit). A cartoon character is on the right. At the bottom, there are "OK" and "Cancel" buttons. A copyright notice "Copyright © 1999-2004 Go Figure, Inc." is visible. An arrow points from the "OK" button in the "Credit Card Transaction Status" dialog box to the "OK" button on this screen.

If the payment was declined, you may want to try another card.

Credit card information may be modified on this screen. .

A screenshot of the "Credit Card Transaction Details" screen. It has two sections: "Transaction Details" and "Credit Card Details". The "Transaction Details" section includes fields for "Member Name" (Susan Miller), "Amount" (\$5.00), "Date" (5/21/2004), and "Item Description" (POS). The "Credit Card Details" section includes fields for "Credit Card Number" (4112222333444), "Verification Code", "Street Address" (10700 Corporate Dr), "Expiration Date" (10/2010), and "Zip Code" (77477). A note at the bottom states: "Note - Using a separate credit card machine and Paymetron may result in double charging members." At the bottom, there are buttons for "Authorize Later", "Authorize", and "Close". A cartoon character is on the right. An arrow points from the text "Credit card information may be modified on this screen." to the "Credit Card Number" field.

System Errors



If an Internet, modem, merchant information, or system error occurs during payment authorization, Go Figure will prompt you to retry or cancel the payment.

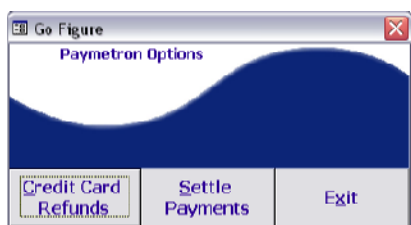
Click **“Retry”** to try the authorization again.

*If the problem persists, please refer to the Troubleshooting Guide located through:
Start > All Programs > Paymetron > Troubleshooting.*

5. Settlement Guidelines

Why is Settlement Important Everyday?

1. A credit card transaction is not complete until it is **Authorized AND Settled**.
2. Credit card payments should be settled within 24 hours after authorization. It is **strongly** recommended that you manually run Paymetron settlement at the end of each day



To run Settlement manually, click on “**More Options**” from the Main Menu in Go Figure.

Click the “**Paymetron Options**” button, and then click the “**Settlement**” button.

- Any “Point of Sale” transactions that were requested with “**Authorize Later**” may also be processed when clicking on settle payments from Paymetron options in Go Figure.
- Your merchant account typically charges a batch fee each time you connect to the processor to settle your batch of transactions; therefore, you would normally want to run settlement just once a day to avoid any extra charges.

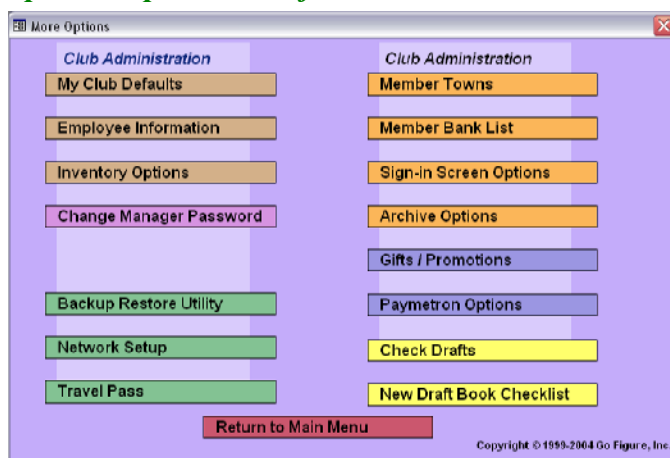
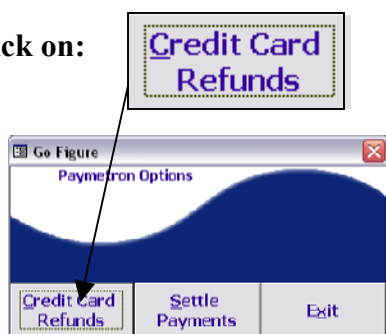
IMPORTANT: Refer to your Merchant Account Provider’s Merchant Services Guide for official guidelines on handling authorizations and settlements. This document was emailed to you when you were approved for an account. If your merchant provider is Merchant Warehouse, the document may be found www.fdns.com/ISO/program.

6. Credit Card Refunds in Go Figure

Note: A Manager password is required to process a refund.

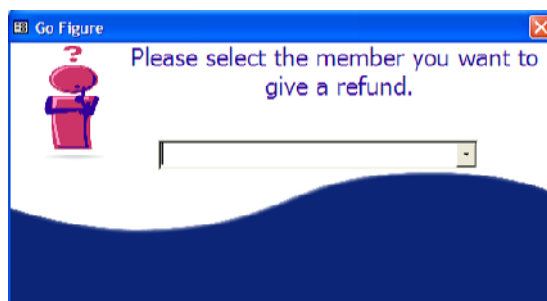
A refund can be performed by choosing Go Figure's **Main Menu > More Options Menu > Paymetron Options**:

Click on:



Note: Completed refunds are recorded in the member's payment history.

Select the member receiving the refund.



1. Enter the amount and reason for the refund
2. Review the credit card billing information
3. Click "Authorize"

Note: Paymetron does not actually authorize the refund. The refund is recorded in "Bank Deposits," and authorized and settled with the next bank deposit.

A screenshot of the 'Go Figure Credit Card Transaction Details' window. It has two sections: 'Transaction Details' and 'Credit Card Details'.
Transaction Details:
Member Name: Abe Senior
Amount: \$5.95
Date: 4/12/2004
Item Description: Refund for product sale
Refund: ☒
Credit Card Details:
Credit Card Number: 5555 6666 7777 8888
Verification Code: 534
Street Address: 123 Short Dr.
Expiration Date: 12/1/2004 (mm/yyyy)
Zip Code: 77429
At the bottom are three buttons: 'Authorize Later', 'Authorize', and 'Close'. A red note at the bottom says: 'Note - Using a separate credit card machine and Paymetron may result in double charging members.'

7. Custom Reporting in Paymetron

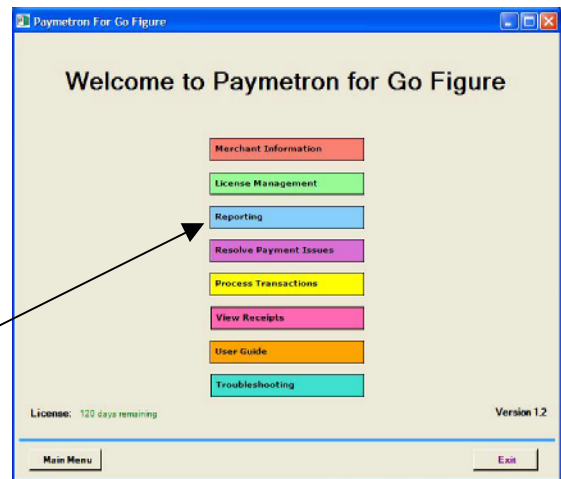
Paymetron has a custom report feature that will allow you to generate a report to meet your specifications.



Open Paymetron by double-clicking on the desktop icon

(OR click on: Start > Programs > Paymetron > Administration.)

Now click on: **Reporting**



Step 1: Select Report Type

Select the transaction status or type from the list. Then, choose your “**Sort By**” criteria. The default values are shown below.

A screenshot of the "Select Report - Type/Status of Transactions" dialog box. It has a title bar with a green "1" and the text "Select Report - Type/Status of Transactions". There are two dropdown menus: the first is labeled "Not approved" and the second is labeled "Sort By (no sort)".

Step 2: What Information Do You Want To Include?

Check off all the fields you would like included in your report. These fields will be your column headings in your finished report. Use the scroll bar to view more fields.

The  and  buttons are available below the fields list.

The arrows to the far right are used to change the order of the columns in the report.

Sorting Arrows:

2 Select Information To Display

Select the fields to the right that you would like displayed in the report. Use the arrows to change display order.

- ☒ Amount
- ☒ Refund
- ☒ Description
- ☐ Retail/Draft
- ☒ Member Phone
- ☐ Street Address

Select All Select None

Click the field name you would like displayed first, and then use the up arrow until it is at the top of the list.

Step 3: Select Date Range

Click the button next to a preset date or choose “**From**” and enter your own dates.

3 Select Date Range

☐ Past 30 Days ☒ Past 7 Days ☐ Yesterday ☐ Today

☐ All ☒ From 8/13/2004 to 8/27/2004

Step 4: View the Report



Now that the report has been configured, click

The report is displayed in Microsoft’s Internet Explorer. In this format, the report can be printed, saved as a file, or any other action provided by Internet Explorer.

Monthly Statements: Your merchant account provider typically provides monthly statements of all your processed credit card transactions. These statements are generally used as your long-term record of your credit card processing

8. Processing your First Credit Card

After you install Paymetron for the first time, it is recommended that you process a single test charge to your own credit card. This will verify that everything is working properly.

We will use **“Product Sale”** and edit the price amount to \$1.00

In the Main Menu of Go Figure, click on **“Product Sale”**.

1. Select any **“Purchaser”** from the list.
2. Click in the **“Item”** field and select any item.
3. Change the price to **\$1.00**
4. Select any **“Salesperson”** from the list.
5. Select **Credit** as your **“Payment Type”**
6. Click **OK**

Item	Quantity	Price	SalesTax	Total Price
Misc Product	1	\$1.00	\$0.00	\$1.00
	0	\$0.00	\$0.00	\$0.00

Total For Products: \$1.00
Total Sales Tax: \$0.00
Amount Paid: \$1.00
Salesperson: Casey
Payment Type: Credit

7. Enter **YOUR** credit card information:
 - Card number
 - Billing address
 - Expiration date
 - Zip code.
8. Click **Authorize**

Transaction Details

Member Name: Casey Hartman
Amount: \$1.00
Date: 4/16/2004
Item Description: POS

Credit Card Details

Credit Card Number: 1111222233334444
Verification Code:
Street Address: 123 Main St
Expiration Date: 10/2010 (mm/yyyy)
Zip Code: 77777

Note - Using a separate credit card machine and Paymetron may result in double charging members.

Buttons: Authorize Later, Authorize, Close

If the payment was authorized successfully, then your first charge has been approved, Click **“OK.”**



To view the status of your transactions, open Paymetron’s “Reporting” feature. (Refer to Section 7, “Custom Reporting” for details)

*Please refer to the Paymetron User Guide section 4 **“Charging through Payments and Product Sale”** for more information.*

*If you receive any errors or need additional assistance, please refer to the Troubleshooting Guide located through: **Start > All Programs > Paymetron > Troubleshooting.***

9. System Requirements

Software:

Windows 2000 or Windows XP; Go Figure 2.05 (released February 4, 2004) or higher.

Hardware:

Pentium III or better; 32 MB RAM; 20 MB disk space for installation with 100 MB of additional available for use; Internet connection.

10. Paymetron Contact Information

www.epaymentsdirect.com

info@epaymentsdirect.com

license@epaymentsdirect.com

support@epaymentsdirect.com

US Customer service phone number: 1-866-854-0015

APPENDIX B – Processing Electronic Payments with Cards

Processing card payments electronically requires 4 separate functions:

- 1) **Payment Gateway:** Your business needs a payment gateway to present items for payment. The Paymetron software collects the payment information and provides a certified gateway to present the payment request to the card payment processor.
- 2) **Card Processor:** A card payment processor (First Data Corporation) processes the request, and deposits the funds into your business' merchant account.
- 3) **Merchant Account:** Your business needs a Merchant Account to receive the funds. A Merchant Account is necessary because the special requirements of a merchant account reduce card fraud. The merchant account provider deducts and disperses the fees and automatically moves the collected funds (less transaction fees) to your business bank account. The merchant account provider typically provides you with a monthly statement that shows a summary of your transactions as well as individual transaction details.
- 4) **Bank Account:** The business' bank account is typically the same one you would use to conduct business.

Services and Fees:

Each of the above functions is a separate independent business. Paymetron and your merchant account provider maintain the relationship with the card payment processor on behalf of your business.

Services are rendered and fees are charged by each of the four businesses:

- 1) Paymetron earns a fee by providing the payment collection software (many features are described in the users guide), and by providing and maintaining a connection to the card payment processor.
- 2) The card payment processor manages payment collection and provides data to the card company which then, through its affiliates (Visa and MasterCard issuers) bills the holder of the card. Most of the discounts and fees shown on the merchant account statement actually go to the card payment processor and its affiliates (Visa card issuers).
- 3) The merchant account provider receives part of the fees shown on the merchant account statement for a banking function that includes bearing the risk of fraudulent charges.
- 4) Your bank charges the normal fees associated with a bank account.

Commonly Asked Questions and Answers:

Why does this process require so much paperwork?

- There are three new business relationships in addition to your business' normal banking relationship.
- The merchant account provider and payment processor set the merchant account requirements, which are stringent.

Why does this process have to be so complicated?

- This is how the market has developed. Each function has developed as a separate business; therefore, they are all required in order to process card payments.

How do I know I am getting good rates?

- Comparison-shopping helps, but specific attention to discount rates is required.
- Merchant account providers' typically quote their lowest discount rates, but if you read the fine print, you will discover there are a variety of rates that may apply based on different qualifying factors. For example, your business will often not have the card available when a charge is made. This often results in a "non-qualified" rate that can be much higher than the low rate you are first shown. If the relationship with the merchant account provider is carelessly arranged, the best discount rates are often not achieved. With Paymetron and MerchantWarehouse as a merchant account provider, you will consistently achieve the low rates that you expect.